

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Joseph M. Binasiwicz
 Debtor

Case No. 16-12429-ref
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-4

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 37

Date Rcvd: Jul 22, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 24, 2016.

db +Joseph M. Binasiwicz, 761 Tamarack Trail, Reading, PA 19607-3104
 smg +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street,
 Allentown, PA 18101-1603
 smg City Treasurer, Eighth and Washington Streets, Reading, PA 19601
 smg +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401
 smg +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
 13705167 Aspire, P. O. Box 105555, Atlanta, GA 30348-5555
 13705169 #+Berks EIT Bureau, 920 Van Reed Rd., Reading, PA 19610-1732
 13705170 Boscov's, Retail Services, P. O. Box 30257, Salt Lake City, UT 84130-0257
 13729414 Boscovs, Comenity Capital Bank, P. O. Box 183043, Columbus, OH 43218-3043
 13705172 +Citibank, N.A., 3815 South West Temple, Salt Lake City, UT 84115-4412
 13709034 +Citibank, N.A. as Trustee, c/o Joshua I. Goldman, Esq., 701 Market Street, Ste 5000,
 Philadelphia, PA 19106-1541
 13705173 Computer Credit, Inc., 604 W. Fourth St., P. O. Box 5238, Winston Salem, NC 27113-5238
 13705174 +Emily Krause, 25 Lakebridge Dr., Deptford, NJ 08096-6718
 13705177 +G. H. Harris Associates, Inc., P. O. Box 216, Dallas, PA 18612-0216
 13705180 +Joshua L. Goldman, Esq., KML Law Group, P.C., 701 Market St. Ste. 5000,
 Philadelphia, PA 19106-1541
 13705184 +Reading Health System, P. O. Box 16051, Reading, PA 19612-6051
 13729416 +Reading Health System, P. O. Box 9800, Coral Springs, FL 33075-0800
 13705185 Reading Professional Services, P. O. Box 70892, Philadelphia, PA 19176-5892
 13705187 +The Reading Hospital & Med. Ctr., P. O. Box 16051, Reading, PA 19612-6051
 13729417 +Township of Cumru, 1775 Welsh Road, Mohnton, PA 19540-8803
 13729418 +West Reading Radiology Associates, 2 Meridian Boulevard, Second Floor,
 Wyomissing, PA 19610-3202

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QRHHOLBER.COM Jul 23 2016 01:13:00 ROBERT H. HOLBER, Robert H. Holber PC,
 41 East Front Street, Media, PA 19063-2911
 smg +E-mail/Text: robertsl2@dnb.com Jul 23 2016 01:27:13 Dun & Bradstreet, INC,
 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jul 23 2016 01:26:34
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jul 23 2016 01:27:21 U.S. Attorney Office,
 c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 13705166 EDI: APPLIEDBANK.COM Jul 23 2016 01:13:00 Applied Bank, P. O. Box 17125,
 Wilmington, DE 19850-7125
 13705168 +EDI: HFC.COM Jul 23 2016 01:13:00 Beneficial Customer Service, P. O. Box 3425,
 Buffalo, NY 14240-3425
 13705171 +E-mail/Text: notices@burt-law.com Jul 23 2016 01:28:01 Burton Neil & Associates PC,
 1060 Andrew Dr., Ste. 170, West Chester, PA 19380-5600
 13729415 E-mail/Text: dleabankruptcy@hrblock.com Jul 23 2016 01:26:19 Emerald Financial Services,
 P. O. Box 10170, Kansas City, MO 64171-0170
 13705175 +E-mail/PDF: ais.exeter.ebn@americaninfosource.com Jul 23 2016 01:30:32 Exeter Finance Corp.,
 P. O. Box 166008, Irving, TX 75016-6008
 13710519 +EDI: ATISACG.COM Jul 23 2016 01:13:00 Exeter Finance Corp., c/o Ascension Capital Group,
 P.O. Box 201347, Arlington, TX 76006-1347
 13710519 +E-mail/PDF: ebnnotices@ascensioncapitalgroup.com Jul 23 2016 01:37:24 Exeter Finance Corp.,
 c/o Ascension Capital Group, P.O. Box 201347, Arlington, TX 76006-1347
 13705176 EDI: AMINFOFP.COM Jul 23 2016 01:13:00 First Premier Bank, P. O. Box 5524,
 Sioux Falls, SD 57117-5524
 13705178 EDI: HFC.COM Jul 23 2016 01:13:00 HSBC Card Services, P. O. Box 80084,
 Salinas, CA 93912-0084
 13705179 EDI: HFC.COM Jul 23 2016 01:13:00 HSBC Card Services, P. O. Box 81622,
 Salinas, CA 93912-1622
 13705182 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jul 23 2016 01:26:33 PA Dept. of Revenue,
 Bankruptcy Division, Dept. 280946, Harrisburg, PA 17128-0946
 13705183 EDI: PRA.COM Jul 23 2016 01:13:00 Portfolio Recovery Associates, 120 Corporate Blvd.,
 Norfolk, VA 23502-4962
 13705186 +EDI: WTRRNANK.COM Jul 23 2016 01:13:00 TD Bank USA, N.A., c/o Target Card Services,
 P. O. Box 9500, Minneapolis, MN 55440-9500

TOTAL: 17

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

13705181 Lori A. Binasiwicz, Address Unknown

TOTALS: 1, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

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***** BYPASSED RECIPIENTS (continued) *****

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 24, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 21, 2016 at the address(es) listed below:

DAVID S. GELLERT on behalf of Debtor Joseph M. Binasiewicz dsgrdg@ptdprolog.net
JOSHUA ISAAC GOLDMAN on behalf of Creditor Citibank N.A. et al... bkgroup@kmlawgroup.com,
bkgroup@kmlawgroup.com
ROBERT H. HOLBER trustee@holber.com, rholber@ecf.epiqsystems.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 4

Information to identify the case:

Debtor 1	<u>Joseph M. Binasiewicz</u>	Social Security number or ITIN	xxx-xx-8847
	First Name Middle Name Last Name	EIN	__-____
Debtor 2	_____	Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 16-12429-ref			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Joseph M. Binasiewicz

7/21/16

By the court: Richard E. Fehling
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.